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ABSTRACT

This report discusses the outcomes of a study that examined the impact of welfare reform on individuals with disabilities in Massachusetts and Wisconsin. New welfare reforms required individuals to develop marketable skills and acceptable work behaviors and move along a path to employment. For individuals with disabilities in the Temporary Assistance for Needy Families (TANF) system, the path can be complicated by substantial barriers and insufficient transitional supports. Analysis of interview and focus group transcripts from 11 individuals receiving welfare who either have a disability themselves or care for a family member with a disability, 6 welfare agency caseworkers, 5 disability and welfare rights advocates, and 4 employers defined a five-step path to work through the welfare system. Findings suggest a number of significant roadblocks were encountered on this path to work. Individuals with disabilities experienced some of the same roadblocks as the general population receiving welfare benefits, including the ongoing conflict between work and family, and challenges to building rapport in the individual/caseworker relationship. Several participants also described losing jobs due to disability and health issues and a lack of job accommodations. Others described the difficulties in finding child care that accommodates their children's disabilities. Issues in the disability determination process arose for both case workers and individuals applying for welfare benefits. The need for greater access and education, placement into jobs with better long-term prospects, employer and peer support, and increased disability awareness is urged. (CR)

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The Institute for Community Inclusion/UAP is an organization which advocates for the right of all people with disabilities to be full participants in mainstream society. In addition to directly assisting people with disabilities and their families, ICI conducts training, technical assistance, and research activities. ICI is also involved in special projects focused on ensuring personal choice, self-determination, and social and economic justice for people with disabilities.

The Center for Work and Family at Boston College is a research organization devoted to the study of work and home-life issues. Through research, demonstration projects, corporate partnerships and policy analysis, the Center works to promote corporate and community responsiveness to families.

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EXECUTIVE SUMMARY

Welfare reform has changed the landscape of social protection for individuals on the margins of economic independence. Reforms require individuals to develop marketable skills and acceptable work behaviors and move along a path to employment. For individuals with disabilities in the Temporary Assistance for Needy Families (TANF) system, this path can be complicated by substantial barriers and insufficient transitional supports. The current study examined the impact of welfare reform on individuals with disabilities in Massachusetts and Wisconsin. These states were chosen because of their differences in implementation of their public welfare programs. Since this study is considered a preliminary, exploratory examination, a qualitative methodology was used to get a glimpse of how the legislation affects service delivery and day-to-day experiences. Findings are grounded in the experiences of the following four stakeholder groups: (a) individuals receiving welfare who either have a disability themselves care for a family member with a disability, (b) welfare agency caseworkers, (c) disability and welfare rights advocates, and (d) employers with experience in hiring former welfare recipients.

The following research questions were addressed:

- What is the impact of welfare reform on people with disabilities receiving welfare? What is the impact of welfare reform on people receiving welfare who are caregivers of a family member with a disability?
- What are the perspectives of TANF caseworkers who work with people with disabilities? How has their role as caseworkers changed since welfare reform?
- What are the perspectives of disability and welfare rights advocates who work with people with disabilities? How has their role as advocates changed since welfare reform?
- What supports are needed to assist people receiving welfare, who have a disability or a family member with a disability, to return to or enter the workforce?
- What have been the experiences of employers who hire individuals formerly receiving welfare benefits? What innovative practices and programs have employers created that demonstrate a commitment to hiring this population?

Analysis of interview and focus group transcripts from eleven individuals receiving welfare benefits who have a disability or care for a family member with a disability, six caseworkers from the Massachusetts Department of Transitional Assistance (DTA), five disability/welfare rights advocates, and four employers committed to hiring TANF recipients defined a five step path to work through the welfare system. This path begins with the circumstances leading individuals into the TANF system, the benefit application process, assessment of job skills and readiness, job training or community service, and finally to job search and job placement. Variations in this path to work were also noted including the option of the time limit and work requirement exemption status in Massachusetts.

Findings suggest a number of significant roadblocks encountered on this path to work from the

point of view of the key stakeholders. Individuals with disabilities experienced some of the same roadblocks as the general population receiving TANF benefits including the ongoing conflict between work and family, and challenges to building rapport in the individual/caseworker relationship. Key stakeholders also described roadblocks along the path that were specific to individuals with disabilities or individuals caring for a family member with a disability. Several participants described losing jobs due to disability and health issues and the lack of job accommodations. Others described the difficulties in finding child care that accommodated their children's disabilities. Issues in the disability determination process arose for both caseworkers and individuals applying for TANF benefits. Caseworkers stated their discomfort with assessing disability and their doubt about the legitimacy of individuals' disability claims. Individuals receiving welfare benefits stated that caseworkers demonstrated limited understanding and sensitivity about disability issues. Key stakeholders also described job training and placements that did not accommodate their disability, were inaccessible, or were poor matches given their disability.

An alternate path was discussed, focusing on the goal of getting out of poverty rather than just finding a job. In order to rise permanently out of poverty, informants talked about needing greater access and more value placed on education, placement into jobs with better long-term prospects, employer and peer support, and increased disability awareness must all be considered.

All parties agreed that the needs of people with disabilities receiving TANF benefits are complex. Further details of the experiences of each of the key stakeholders are presented in the following monograph. A comprehensive discussion of these perspectives leads into implications and culminates with recommendations for practice and policy.

INTRODUCTION

On August 22, 1996, President Clinton signed into law the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) which abolished Aid to Families with Dependent Children (AFDC) as a federal entitlement. The stated goal under the PRWORA was to encourage recipients of welfare to improve their economic status by returning to or entering employment. States received block grants to design their own reforms within specified parameters in the PRWORA and the Temporary Assistance to Needy Families (TANF) block grant. Each state has responded with a different combination of reforms including procedural and regulatory changes, interagency collaboration, community service organization partnerships, and bureaucratic reorganization. Several research institutions have undertaken state by state comparisons of these reforms (Center on Hunger and Poverty, 1998; Holcomb, Pavetti, Ratcliffe & Riedinger, 1998; Bloom, 1997; United States General Accounting Office, 1997). The reports provide evidence of state creativity and innovation across a variety of initiatives.

Prior to the PRWORA, the Department of Health and Human Services (HHS) granted waivers to 43 states to test welfare reform approaches. Caseloads dropped nationwide from a peak of 14.4 million in March 1994 to 12.1 million before the President signed the welfare bill (Healy, 1997). Between the years of 1993 and 1996, the national average percent decline in AFDC caseload was 11.4% (Holcomb et al., 1998). In the first full year after President Clinton signed the bill, the national caseload dropped another 1.5 million people (Healy, 1997). Holcomb et al. (1998) caution that it is unclear if the reduction is due to the reform initiatives, the strong economy, an expanding low-wage labor market, or a combination of these factors.

Although 43 states were granted waivers, it was important to take an in-depth look at two states that have been seen at the forefront of the national welfare reform movement. Massachusetts and Wisconsin were both above the national average for caseload decline at 25% and 30.3%, respectively (Holcomb et al., 1998). Massachusetts and Wisconsin are also examples of states that have made different decisions about the implementation of the TANF program. Massachusetts offers two types of exemptions: (a) exemption from time limits and work requirements; and (b) exemption from work requirements alone. Wisconsin is one of the only states (along with Utah) that has chosen to completely restructure their state delivery system into a consolidated workforce program. This will facilitate more integration within a single employment and training or workforce development agency at the state level (Nightingale, Jones, O'Brien & Brennan, 1997). Massachusetts has formal links between the TANF system and the Job Training Partnership Act system, but operates a separate state entity to implement the TANF program (Nightingale et al., 1997).

Holcomb et al. (1998) categorize the Massachusetts welfare program as a "work first, work mandate model" and the Wisconsin program as a "work first, participation mandate model." Work

mandate models require individuals to quickly secure work after the start of cash assistance. In Massachusetts, participants are required to work within 60 days of receiving cash assistance or participate in subsidized employment or unpaid work experience. Participation mandate models also require work, but include job search activities, education, training, and community work experience as activities satisfying requirements. Earned income disregards is an approach utilized by at least 35 states to supplement earnings for the working poor. States can "disregard" some proportion of earned income to enable working welfare recipients to retain more of their benefits (Cohen, 1997). Earned income disregards are similar in both states with Massachusetts allowing the first $30 and subsequent 50% disregard per month and Wisconsin allowing $30 and 33% disregard per month. However, in Massachusetts, those who qualify for an exemption can only disregard $30 and 33% of their income per month.

Wisconsin introduced welfare reform initiatives through demonstration projects that began in 1987. The result has been greater than a 36% reduction in welfare caseloads from January 1987 through March 1996 (Welfare to Work Partnership, 1997). The Wisconsin W2 program requires that individuals receiving welfare meet with a Financial and Employment Planner (FEP). Recipients are placed on an employment ladder, based on need, that consists of four levels of employment options: (a) unsubsidized employment that pertains to immediate job placement in the private sector, (b) subsidized employment or trial jobs that are offered to individuals having difficulty in locating employment, (c) community service (reserved for recipients that require support and training in skills necessary to locate and retain a job), and (d) W-2 transition. W2 transition is offered to recipients who are unable to work and require remedial services to work independently (Welfare to Work Partnership, 1997).

The primary objective of the Massachusetts welfare reform plan is to require work and promote individual responsibility. To assist individuals receiving welfare benefits with employment, the Massachusetts TANF program offers job-related services under the State's Employment Services Program (ESP). This job service program includes the following services: job placement, job readiness, job search, education, skills training, the Full Employment Program (FEP), supported work, and community service (Commonwealth of Massachusetts State Plan, 1996).

Massachusetts and Wisconsin have made different decisions about who should be required to work and who deserves an exemption. In Massachusetts, only individuals who are "able-bodied recipients whose youngest child is over the age of six" are subject to time limits and work requirements (Holcomb et al., 1998, p. 40). Those subject to time limits and work requirements comprise about 20% of the Massachusetts welfare caseload (Holcomb et al., 1998). Also in Massachusetts, parents of children age 2 to 6 are exempt from work requirements, but are subject to the 24 month time limit. Recipients deemed disabled by a medical review team, a parent caring for

an SSI eligible family member, and those receiving a "good cause" waiver are exempt from the work requirements and time limits (Commonwealth of assachusetts State Plan, 1996). In Wisconsin, all recipients are classified as nonexempt with the exception of women in the last two trimesters of pregnancy, individuals whose youngest child is an infant less than 12 weeks old, and teenagers that are attending school full-time (Holcomb et al., 1998).

OVERVIEW OF THE RESEARCH

This study explored the effect of welfare reform initiatives on individuals with disabilities and caregivers of a family member with a disability in Massachusetts and Wisconsin. It also explored the perspectives of TANF case managers, disability/welfare advocates, and employers who have adopted programs geared toward hiring individuals formerly receiving welfare benefits. Traditionally, people with disabilities have been thought to be unable or unwilling to work, and have received social protections such as cash assistance and health insurance. During the last few decades, the field of disability services has sought to assist people with disabilities to become educated, build skills, and attain job supports necessary to acquire and maintain employment. This emphasis on employment is widespread in legislation and in policy. Civil rights legislation such as the Rehabilitation Act of 1977 (and subsequent amendments), the Individuals with Disabilities Education Act (IDEA), and the Americans with Disabilities Act (ADA) emphasize the rights of people with disabilities to education and employment. Reforms in the Supplemental Security Income (SSI) and Social Security Disability Income (SSDI) programs emphasize the creation of work incentives. Recent welfare reform initiatives have also emphasized the importance of work for people living in poverty (many of whom have disabilities) to attain self-sufficiency.

We gathered the perspectives of four stakeholders in order to discover how welfare reform initiatives have affected the lives of people with disabilities. Since little is known about this issue, we designed a study that explored the various perspectives of those at the grassroots level. These included (a) people receiving welfare who have a disability or people receiving welfare who care for a family member with a disability, (b) welfare agency caseworkers, (c) disability and welfare rights advocates, and (d) employers with experience in hiring former welfare recipients. These perspectives enable one to get a glimpse of how the legislation affects service delivery and day-to-day experiences. We consider this a preliminary, exploratory examination grounded in the experiences of the key stakeholders.

The Key Stakeholders

Individuals who receive welfare.

About one-third of the welfare population receive cash assistance for very brief periods of time, have recently been employed, and manage to locate employment fairly independently and quickly. Another third of the population may qualify for different cash assistance (i.e., SSI, SSDI) or are

exempt from time limits and/or work requirements depending upon their state of residence (Holcomb et al., 1998). Although states were granted the opportunity to exempt 20% of their welfare population from time limits and work requirements, there is reason to believe that this proportion is too low. Loprest and Acs (1995), for example, found that roughly 27.4 to 29.5% of AFDC families include a mother or child who have a functional limitation that interferes with employment. They warn that the data may underrepresent people with mental, emotional or substance abuse disorders. The other portion of the welfare population face obstacles to employment, but nevertheless are subject to work requirements and time limits. This last group of individuals is often called the "harder to serve" group and is at substantial risk of long-term dependence upon welfare benefits and subsistence level living. They are a diverse group of individuals with complicated life issues that make for a difficult transition to work.

All three of these groups may include people with disabilities. An unknown proportion have disability-related conditions such as mental health disorders, emotional disorders or medical conditions that may not be serious enough to qualify for exemptions or other federal/state programs, but nonetheless interfere with getting a job (Loprest & Acs, 1995). Another unknown proportion of people receiving welfare are caregivers of children or family members who are eligible for SSI or SSDI. State welfare systems may recognize some types of disabilities, but not others, as legitimate qualifiers for exemptions. Other state systems, such as the Vocational Rehabilitation System (VR), may recognize varying definitions of disability. Individuals may not report a disability, may not qualify based upon definitional issues, or may find it disadvantageous to be categorized as exempt. Little is known about the perspectives of people with disabilities who receive welfare benefits despite the important policy implications that surround this group.

Caseworkers.

Caseworkers (i.e., front line employees of the state welfare agency) have seen a substantial change in their job description, which has expanded from eligibility determination to employment promotion activities. Currently, they provide information and make referrals to programs that assist individuals in acquiring the necessary skills and training to become job ready. People with disabilities offer a challenge to caseworkers who may be unfamiliar with other disability-specific public supports, civil rights protections, and employment supports.

Advocates.

Disability and welfare rights advocates share a common perception that people receiving welfare have a constellation of disabilities that may be either the cause or the result of living on the margins. Disability advocates are very knowledgeable about the various supports offered to individuals with disabilities and provide a unique perspective on welfare reform initiatives. The reforms provide disability advocates the opportunity to inform the generic employment service systems about the intricacies of the disability employment service system and how the two may build bridges. They also

challenge the assumption that people with disabilities are unable or unwilling to work.

Employers.

Most states continue to struggle with how to form meaningful and mutually beneficial partnerships with employers. The private sector is understandably concerned with the competence of the pool of potential employees currently on the welfare rolls. In a recent issue of Work America (March 1997), the National Alliance of Business warns that training programs should address the "real needs of business" and be aware that businesses are looking for skilled workers (p. 4). Holcomb et al. (1998) describe the approaches of five states (Wisconsin, Illinois, Oregon, Massachusetts, and Virginia) and found that "states and localities have begun to confront more explicitly the challenge of bridging the gap between employers and welfare-to-work programs." (p. 31). Bridging strategies included the use of task forces and collaborative committees, creation of a job development and recruitment function in welfare case management, and a range of job search activities that brings the employer proximal to the recipient. Private sector initiated activities also have a set of strategies to secure a potential source of workers during a time of labor market shortages. Such initiatives have brought together businesses who are interested in recruiting and training potential workers for primarily entry-level jobs that are difficult to fill in the current econ ny.

Purpose of Research and Research Questions

The purpose of this study was to investigate the impact of welfare reform on individuals with disabilities from the perspectives of each of the key stakeholders described above. Since the reform itself is so new, we are just beginning to understand its impact on people such as those with disabilities who may face substantial barriers to employment. It was also important to understand what supports exist such as accommodations, the prevention of disability discrimination, alternative work arrangements, and provision of specialized child care in the TANF system to facilitate the transition to employment for individuals with disabilities (Loprest & Acs, 1995).

The following research questions were designed to guide the researchers:

- What is the impact of welfare reform on people with disabilities receiving welfare?
- What is the impact of welfare reform on people receiving welfare who are caregivers for a family member with a disability?
- How has welfare reform affected TANF caseworkers who work with people with disabilities? How has their role as caseworkers changed since welfare reform?
- How has welfare reform affected advocates who work with people with disabilities? How has their role as advocates changed since welfare reform?
- What supports are needed to assist people receiving welfare, who have a disability or a family member with a disability, to return to or enter the workforce?
- What have been the experiences of employers who hire individuals formerly receiving welfare benefits? What innovative practices and programs have employers created that demonstrate a commitment to hiring this population?

METHODOLOGY

A qualitative research design was chosen because of the exploratory nature of the research questions. The sample for this study included participants from the four key stakeholders described earlier: individuals receiving welfare who have a disability or individuals receiving welfare who are caring for a family member with a disability, DTA caseworkers, disability/welfare rights advocates, and employers. The following section will describe (a) recruitment strategies, (b) data collection methods, and (c) the data analysis techniques employed.

Recruitment Strategies

Individuals.

The sample of individuals with disabilities was recruited through the Departments of Public Housing in Framingham and Waltham, Massachusetts. In Wisconsin, recruitment assistance was given by the Poverty Network Initiative and the Women's 9-5 Initiative, two welfare advocacy organizations in Milwaukee. Agency personnel were asked to recruit potential participants using a packet of information and eligibility criteria provided to them by the research team. Individuals were considered eligible if they were at least twenty-one years of age, willing to disclose either their own or their family member's disability, and either currently receiving welfare benefits or formerly receiving welfare benefits within the last six months. Once agency staff had recruited eligible participants, names and contact information were forwarded to the research team. The project staff then contacted each individual and explained the purpose of the research, acquired a signed consent form, and scheduled a telephone interview.

Caseworkers and advocates.

Participating caseworkers were recruited through a professional contact at the Department of Transitional Assistance (DTA) in Massachusetts. The contact at DTA was asked to recruit a sample of caseworkers who had experience working with individuals with disabilities and who represented as much diversity as possible in terms of tenure with DTA, location of office across the state, and racial and ethnic background. Disability advocates were recruited through professional colleagues who then recruited other participants via word-of-mouth. Disability advocates were defined as individuals who had familiarity with both disability and welfare issues, either as an individual with a disability or as a former welfare recipient, and had at least one year of advocacy experience in either of the two fields. Additionally, participating advocates each represented a recognized advocacy group in metropolitan Boston.

Employers.

Employers were recruited from various sources. Members of the Center for Work and Family's Corporate Roundtable (employers implementing family friendly practices in the workplace) were contacted via e-mail to determine interest in sharing their welfare to work experiences. Wisconsin employers were identified from articles in the literature or world wide web sites about innovative

welfare to work programs and were contacted by phone. In particular there was an interest in companies that have demonstrated some commitment to hiring TANF recipients. Upon agreeing to participate in the phone interview, representatives from each company signed a consent form and were offered the option to remain anonymous. Each representative was identified and chosen because of his/her knowledge regarding their company's welfare to work program.

Data Collection Methods

Data were collected through semi-structured interviews (individuals and employers) and focus groups (DTA caseworkers and advocates). Both interview and focus group protocols were developed to loosely structure the conversation and encourage discussion (Knodel, 1993). All participants were encouraged to speak freely and describe their experiences in as much detail as they felt comfortable. Assurances were made that all interview and focus group conversations would be considered strictly confidential.

Discussion protocols were framed for the particular group within which they were used. Individuals were asked to describe: (a) their experiences with the TANF system, (b) efforts to work, (c) obstacles to work, (d) the supports used or deemed necessary to facilitate the transition to work, and (e) recommendations to employers, TANF case managers and other individuals receiving welfare who have a disability.

The protocol for DTA caseworkers and advocates included questions about: (a) the impact of recent welfare reform on their jobs, advocacy roles, and on the individuals they serve, (b) the types of supports necessary to do their jobs more efficiently or to advocate better, and (c) the strategies that may facilitate the transition of individuals currently or formerly receiving welfare who have disabilities into employment. The employer protocol questions covered (a) background and history of the program, (b) program components, (c) employees with disabilities, (d) program outcomes, (e) corporate culture, (f) links with company and community representatives and (g) plans for other welfare to work activities. Copies of each of the protocols can be found in the Appendix.

Interviews and focus groups were tape recorded and transcribed (with the exception of employer interviews). Participants could request that the tape be turned off at any time. Interviews lasted approximately 45-60 minutes and focus groups lasted approximately 90 minutes.

Data Analysis

The data from the focus groups and the open-ended interviews were analyzed together. Quotes reported in the results were verbatim quotations taken from transcripts or meeting notes. Coding and memo writing were the specific techniques used to analyze the data in this study.

Coding.

The coding process began with a reading of all the transcripts followed by a listing of labels and names for code categories. Members of the research team independently coded their responses and

then compared them to insure consistency among research team members. During the coding process, the researchers met to discuss the assignment of codes to text and general themes as they emerged (cf. Ferguson, Ferguson, & Jones, 1988). Codes were added and modified as needed and data were recoded as the interactive process occurred. Once the initial coding of the data were completed, the data were sorted into categories and the analysis of over-arching themes begun. A complete code log is available from the first author.

Memo Writing.

Memos provide the conceptual link between the data and the researcher's interpretations. That is, they are the writings and musings of the researcher on the nature of code categories, themes that emerge, and the relationships observed in the data (Strauss, 1987). While analyzing the themes, the researchers met to share their sorted data and the memos that grew out of their independent analysis. The memos served to focus the discussions of themes, codes, and the research questions. Memos also became the foundation of the research findings.

DEMOGRAPHICS

Similar demographic information was collected from individuals, caseworkers and advocates. Further detail on these three groups can be seen in Table 1.

Table 1

Demographic Information

	Individuals with disabilities/Caregivers (n=11)	Caseworkers (n=6)	Disability/Welfare Advocates (n=5)
male	0	2	2
female	11	4	3
age range	20-60	30-56	35-69
ethnic/racial background			
Caucasian	4	4	3
African-Am	2	1	0
Latino/Hispanic	4	1	1
Native Am	0	0	1
Other (bi-racial)	1	0	0
highest level of education			
some high school	3	0	0
high school degree	2	1	0
some college	6	2	0
college degree	0	3	2
some grad school	0	0	2
graduate degree	0	0	1

Additional information was collected from individuals. A variety of disabilities were reported including physical (cerebral palsy, spina bifida), mental illness (depression), or a combination of physical and psychiatric disabilities (n=2). The caregivers of a family member with a disability were all parents, the children of whom ranged from 7 months to eighteen years of age. Of the five caregivers, three of their children had physical disabilities, one had a cognitive disability, and one had multiple diagnoses. One of the adults with a disability in Massachusetts was also in fact a caregiver of another adult family member with a disability. Finally, of the eleven key informants interviewed, three reported having more than one caregiver in the home. The majority of the sample (n=8) reported having one or two children in their family. Please refer to Table 2 for more detail on the states in which the individuals resided.

Table 2

Residential Locations of Individuals

Massachusetts (n=5)	Wisconsin (n=6)
3 adults with disabilities	3 adults with disabilities
2 caregivers of a family member with a disability	3 caregivers of a family member with a disability

With regard to the caseworkers, five of six participating in the focus group had been working for the Department of Transitional Assistance for at least eleven years. Caseworkers were from all areas of the state: two were from rural offices in the western region, two were from suburban area offices and two were from urban locales. All reported having at least some experience in their job working with individuals with disabilities, with four indicating that they had quite a bit of experience.

Four of the six advocates had been involved in advocacy for people with disabilities between 5 and 12 years. One participant had been involved in advocacy work significantly longer. When asked the number of years that they have been involved in advocacy for individuals receiving benefits from TANF, the range of responses was 1-30 years.

Basic demographic information was also collected from employers. Data are presented in Table 3.

Table 3

Employer Demographic Information

Company Name	Location	No. of employees	Type of Company	Interviewee (Title)
Time Warner, Inc.	New York, NY	unavailable	media & entertainment	Nancy Platt (Director of Work & Family Initiatives)
Marriot International, Inc.	Washington DC (with operations in fifty states)	129,000	lodging & contract services, food and facilities mgmt., retirement communities	Janet Tully (Director of Employment and Training Initiatives)
Journal Sentinel, Inc.	Milwaukee, WI	3400 1800 part-time	daily newspaper	Veronica Morgan (Community Relations/ Diversity Mgr.)
Anonymous	Wisconsin	240	data entry	anonymous

FINDINGS

Analysis of comments from caseworkers, advocates, employers, individuals with disabilities, and caregivers of a family member with a disability define a path to work through the welfare system. The findings section will describe: (a) the steps along the path, (b) variations in the path for individuals with disabilities, (c) the roadblocks or challenges along the path, and (d) an alternate path out of poverty including a discussion of the required supports.

Steps Along the Path to Work Through the Welfare System

The path to work begins with the events that lead individuals into the TANF system, and moves into the application process, assessment of job skills and readiness, job training, community service, and finally to job search and placement. Each of these steps will be described through the words and perspectives of the key stakeholders.

Step one: Circumstances leading individuals to welfare.

Individuals turned to welfare because they had difficulty surviving day to day. Daily preoccupations about the inability to afford basic needs such as food and shelter were reported concerns. Entry into the system came when, as one individual we interviewed put it, "[I] couldn't make ends meet." One woman worried about overdue utility bills and no money for clothes. Another wanted to get out of a dangerous neighborhood, "[I need] a decent home where I don't have

to be worried about my kids getting shot or something." Living below subsistence often forced individuals into making impossible choices. One mother was forced to have her son live with her aunt in another state "because of the simple fact that I can't afford to have him here."

One might assume that below subsistence living was caused by chronic unemployment, yet the individuals we interviewed described a variety of employment experiences. Individuals were employed in typically low wage jobs including food service, factory work, clerical work, telemarketing, janitorial work, laundry, or retail positions. Nevertheless, these positions did not provide a living wage and in each case, the challenge of maintaining employment was exacerbated by disability issues or by the specialized care required for a family member with a disability.

For the majority of individuals we interviewed, entry into welfare was preceded by a period of unemployment due to disability-related issues. Several of the individuals with health-related disabilities were either laid-off or fired due to extensive absences that were a direct result of a serious illness (n=3) or the need for surgery (n=3). One woman was let go from a job due to "too many sick days." Her experience is described in the following vignette:

> *Julie [a pseudonym] described herself as having manic depression. During manic episodes, Julie gets "stressed really fast" at work. When her stress level rose she found it difficult to interact with others, concluding "I have a tendency to snap more where I shouldn't." During episodes of depression, however, Julie lacks energy and feels tired and fatigued. She reported "I would sleep the amount of time I should be sleeping but then I would be so tired anyway that it just took a toll on me." The up and down cycles common to manic depression did impact her employment as she noted "well, I lost my job because of it."*

In addition to the impact of disability on employment, child care was a major responsibility for individuals who were most often sole caretakers. Affordable day care options were limited, and further complicated by caring for a child with a disability. Two individuals lost work because of excessive absences due to their child's disability. One woman had two children with severe asthma and another cared for a teenage son with autism. Caring for their children involved multiple doctors' appointments, constant one-on-one supervision, and managing chronic illness.

In addition to caring for her granddaughter with a disability, one individual with health-related disabilities of her own, cared for a sick brother and her elderly father. Caring for her brother had interrupted her college enrollment and personal employment goals. This individual turned to the TANF system, as did the others we interviewed, because of their inability to secure sufficient income to afford basic needs either because of their own disability's impact on work or their family members' disabilities.

Step two: Applying for TANF benefits.

As they entered the TANF system, individuals we interviewed had negative feelings about

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receiving income support benefits, yet acknowledged that they needed help at that point in time in order to survive. As one woman said, " I really don't [like depending on the state] but without them I just can't do it. It's very hard. I can survive to a point but [I] can't stay independent." Comments reflected not only reluctance, but also an expectation that TANF assistance would be temporary. One individual sadly recounted her initial experience in turning to the TANF system. As she cried, she said "my daughter had asthma and I had set a goal for myself to only be on it for three years and at that time I should be on my feet and this October would be three years and I am nowhere near on my feet."

As individuals enter the TANF system, they meet their caseworker who initially determines and periodically re-evaluates eligibility status for income support. The caseworkers we spoke to described the intake interview, which can be very time consuming. As one caseworker said, "an interview for an intake application can easily take two hours. And that is if you're one-on-one with somebody without children." Additional bureaucratic tasks include the documentation of income, family size and structure, and orienting the individual to the welfare system, the new regulations, and the requirements they must meet. As one caseworker described, orienting the individual involves being "sure that they understand the rules and regulations, their responsibilities as well as ours. To make them aware that they are on a time frame and it's very important for them to realize this and know that they're going to have so many months to receive cash and once those months have been utilized, there are no more benefits."

After this initial intake and eligibility process, the caseworkers take on the role of employment case manager, which has developed as a result of recent welfare reform legislation. One caseworker described this role as "long term planners," with the ultimate goal of "trying to actually figure out a way to get these people off assistance." For many of the caseworkers, this new job function brought new interest to their job. As one caseworker put it, "we [the individual and the caseworker] really have a joint project." It was also clear that combined with this enthusiasm was an acknowledgment of new pressures on recipients and new stresses placed on the caseworkers to reduce their caseloads and get individuals off the welfare rolls.

> *"I'm actually very glad that I'm into this new phase because I could see that before there wasn't that much to talk about with the recipients. And now there is a great deal to talk about, because we're offering them a lot more services and resources to help them get off of assistance and, of course, now with the two year limit, we put a lot of pressure on them as well...now it's like we work together to figure out a way, a strategy, to help them...just figuring out strategies to get them up and running and going. And so that's been much more exciting I think, our jobs have become much more interesting. Although there is more stress in some ways too."*

Advocates also acknowledged the pressure on caseworkers to place individuals into jobs. One advocate in particular was a former welfare caseworker and remembered what she called the pressure to "meet goals" mandated by the department to place people. This advocate stated, "there is tremendous pressure on the worker to do what they call 'churning', which is to throw the people off the roles whatever way they can. So this, you know is an awfully bad situation."

Step three: Assessment of job skills and job readiness.

Following eligibility assessment, caseworkers and individuals work together to determine the individual's job skills, work experience, education level, social situation, and return to work status. One caseworker said that once initial eligibility is determined the focus is to "get an idea of where [the individual is] at education-wise. You know, where are you going to be two months from now, three months from now, six months from now." Another caseworker described this process as, "looking at what's going on with them and their education, language, making the determination, whether it's the best avenue to take for them to prepare themselves for a job situation." Services provided by the welfare agency to enhance job skills and job readiness included interviewing skills and helping with resume writing. As one individual put it, "my [case] worker will help develop a plan to improve my [job] finding skills, give me tips on job hunting and referrals to employers."

In addition to the caseworkers, the individuals we talked to provided information about several factors related to job skills and job readiness. Some of the women listed skills, education or training that they already completed: phone or telemarketing skills, clerical skills, GED, an associates degree, a degree in education, or certification to be a home health aide. Others listed skills they said were needed to be competitive in the job market: computer skills, robotics training to work in factories, more education to get better jobs, and general job skills and job search skills. Both individuals and caseworkers described training programs (discussed below),or working through temporary agencies as a way to build job skills and gain experience in order to become job-ready.

The concept of job readiness was discussed by individuals more often than caseworkers. Job readiness was defined as being ready to enter the job search process, and was described with some ambivalence. One woman said that her own desire to get out of the house had moved her to the point of initiating a job search. According to the individuals we interviewed, being job ready was a classification that was bestowed upon them by the welfare system. As one woman noted, "if you have a marketable skill and they don't have to retrain you," you are considered job ready. According to another individual, "women are being denied any cash assistance if they are considered job ready" which didn't necessarily mean they could find employment sufficient to support themselves and their families. Individuals found themselves in the difficult situation between being considered ready for any job and ready for a job with better prospects. As one woman said, "you are supposed to work to better yourself, not to stay in the same situation." Another woman described her situation, "I have enough education and I can go out in the work force and get a job [where] I would be able to

support myself and my daughter but I've tried it and the wages are very low."

Employers, however, were more positive about job readiness and about job training options that increased the likelihood that an individual could be employed. One Wisconsin employer noted that without the training provided by both private and public agencies, it would be much more difficult to recruit qualified workers. The other Wisconsin employer noted that the state's training program provided them with a good pool of potential applicants. The employers interviewed were clear that individuals formerly receiving welfare needed job training as well as other resources, such as clothing allowances and transportation, in order to be ready to work. One employer indicated that their training that addressed life style changes (i.e. assistance with life issues such as low self-esteem, poor communication skills, problem solving, tardiness and absenteeism) and workplace culture (i.e. interviewing, office skills) was helpful preparation for working. Without such training, employers we interviewed found it difficult to hire and retain individuals formerly receiving welfare benefits.

Step four: Job training.

The sense that training was an essential part of the welfare to work process was pervasive. As one individual put it, "there are jobs out there but if you don't have the training you can't get the job." An advocate said that without good job training, "there is a perpetual glass ceiling that people will never rise above...they [will get] into an entry level position, but most people won't rise above that."

Examples of training options used by individuals included job search techniques, software use, clerical work experience, and internships. Nevertheless, the individuals we spoke to were not always aware of the training options available through the TANF system. Two individuals sought out and paid for training classes themselves or they learned about training opportunities through word-of-mouth. For those who used the TANF training options, the processes and results were not always positive. A number of individuals reported that the training programs did not meet either their personal needs or match the needs dictated by the job market. Multiple individuals had difficulty keeping up with training programs while caring for family members. Advocates and individuals gave examples of training opportunities that were offered through TANF that did not match the need for accommodations related to one's disability. For example, an advocate described a scenario where an individual with asthma was being trained for a janitorial position where dust and chemicals negatively impacted her disability.

Individuals and employers saw a need for more training to match job market needs. One employer in particular noted that the importance of what was described as "reality-based training" that reflected the unique needs of the industry. This training is often positively received by participants because they are being trained by their potential employer and supervisors. Reality-based training includes job acquisition and retention skills, safety training, skills for personal financial management and personal life skills for work and home, as well as worksite activities such as job shadowing and hands-on practice.

Optional step: Community service.

Community service work requirements exist in both states. In Massachusetts, community service comes into play if an individual has reached the time limit for receiving TANF benefits and can not locate employment in the competitive job market. In Wisconsin, individuals are considered immediately job ready and must fulfill a community service requirement while searching for permanent employment. Although the intention of community service is to provide job training and general employment experience during the job search, individuals described community service in some cases as hindering the process by not providing needed skills or opportunities. Examples of community service in Wisconsin involved piece work such as stacking plastic pieces to 100 and wiping off spots from car dashboards. One individual described the job shops as a place where "you have companies coming in and bringing us work to do and then they are not considering the education." Another individual agreed that skills were not being taught or learned. She asked, "Who is going to hire you doing that?" Finally, for at least one individual the community service requirement interfered with full-time education that was more relevant to the job training and job search process.

Step five: Job search and job placement.

Securing employment is the ultimate goal of the path through the welfare system. Caseworkers see themselves as long-term planners and individuals look to their caseworkers for help in building skills for the job search. This included resume writing and referrals to potential employers. From the individual's perspective, there is a clear entry into the job search phase of the process. One woman from Wisconsin said, "they put me on a thing called a 'job search' where I had to do 40 hours of job search a week to get any benefits." However, the requirement to be searching for a job full-time can be problematic, especially when disability and child care issues interfere. In Wisconsin, there are sanctions if individuals are not able to meet this 40 hour expectation. One woman said that when she was not able to complete the requisite hours, "they just deducted my check."

Caseworkers described the work they do with employers to facilitate the job search process for the individuals they serve. Employers come to the welfare office looking for potential employees. They conduct interviews in the welfare office, and collaborate with the welfare agency in job fairs. One caseworker we talked to said that her office has sent individuals to employers as a group, on a bus, to be interviewed. From their comments, however, it seems that just making sure employers and individuals are face-to-face is enough. One said, "we just take—trot our little clients around the corner [to the employers], sit them right down in the seat. You know there is no excuse."

Employers felt that it is important to be acknowledged as a key participant in the welfare to work process. Employers, however, wanted caseworkers to understand the business case for hiring individuals formerly receiving welfare benefits. They felt there needs to be a link between what employers need and what this population has to offer. Employers noted that companies are only

going to hire individuals with disabilities who have received welfare benefits if they have something positive to contribute to the workplace. Employers felt the workforce needs of business should be understood so that these needs can be matched with the skills applicants have to offer.

The general expectation, however, is for the job search to be the responsibility of the individual. One caseworker said, "We can present them with the information and we can give them certain networks to access, but we really can't make anybody do anything." Caseworkers emphasized that the individuals they serve "have the option to find their own placement first. We do not mandate one until they have failed to do that on their own within the amount of time." Caseworkers reported feeling uncomfortable about constantly re-emphasizing the urgency of the cut-off. They described themselves as "feeling like the enemy" or "seen as the enforcers." Caseworkers acknowledged that individuals are angry about welfare reform, and were worried that their encouragement and motivation to find employment evokes a lot of emotion.

Amidst the process of moving toward mandated work are the realities of the TANF system's limitations related to job search and placement support. Massachusetts caseworkers described their work environment as chaotic, with typical caseloads of ninety or above, extensive paperwork, and a new and unfamiliar computer system. Looming in the background is a ticking time clock. They were worried that some of the individuals they serve will be cut-off before they are placed in jobs. They also acknowledged that individuals are "going through considerable stress at this time, worrying are they going to be able to get the job." As a result, caseworkers encouraged individuals they serve to use temporary work options. Caseworkers in Massachusetts noted that temporary work options suspend time limits while building resumes with new learned skills.

Caseworkers also noted that the skilled recipients with adequate educational and employment histories had already moved out of the TANF system and were placed in jobs fairly quickly. The individuals remaining were deemed harder to serve and harder to place. They have fewer job skills, less employment history, less education, and may have hidden or undisclosed disabilities. These factors, in addition to the ticking time clock, are of concern to caseworkers. One caseworker noted, "When you've got a family who has all of the components of poor education, domestic violence, maybe handicaps or disabilities, loss of transportation and just general poor life skills, pulling it together in 24 months is real hard."

Variations in the Path to Work for Individuals with Disabilities

In Massachusetts, individuals who either have a documented disability or care for a family member with a disability can be exempt from work requirements. The disability determination process is initiated by the individual with the help of the caseworker who assists in filling out the correct forms. The actual determination is made by a vendor who contracts with DTA to determine the individual's disability status. Once disability status is granted, the individual is no longer subject to the 24 month time limit. These individuals do have the option, however, to volunteer to

participate in employment services programs such as job training, skills development and job placement services.

The caseworkers were conflicted about whether or not to encourage people to apply for exempt status. As the end of the 24th month of benefits draws near, they see more and more people applying for exempt status. One caseworker described the situation, "Disability stops the clock. Disability will keep you on assistance. So we are seeing some individuals now who may not truly have a disability, state they have a disability and having to stop the clock." Caseworkers are concerned that individuals will see exempt status as a way to remain dependent on the system. One caseworker said that she tells individuals she serves, "OK, this doesn't have to be forever either. This is a safety net for you and we can establish this, however, is this really where you want to be?" Another asked, "but if we push them [toward exempt status] are we doing them any favors?" Nevertheless, one individual felt that exempt status did not hold her back from making progress toward employment goals, but was rather a safety net. She said, "Well hopefully, when I graduate…I won't ever need [TANF] again, but if I do I can always return because I am exempt from that 2 year time limit because of my disability."

In some ways, exempt status was a relief to caseworkers who are preoccupied with the hard-to-serve population who will face benefit termination. In addition, while caseworkers acknowledged the work-related skills and capacities of individuals with disabilities, they were disheartened by the time needed to assist members of this exempt population to become independent of the system. As one caseworker noted, "I would love to have that time to go back to my people with disabilities and say ok, here you are, and this is what you have, you know. What would you like to do with the skills you have? And we don't have the time."

The other side of this conflict is that while those with DTA determined disabilities are placed into exempt status, others who may be uncomfortable disclosing their disabilities remain active on caseloads and become part of this hard-to-serve group. Working with individuals who make up this hard-to-serve group, therefore, requires caseworker knowledge about disability assessment. Caseworkers shared their discomfort about assessing disability. Comments such as "we are not the doctors" or "we are not the psychologists" suggest feelings of being inadequately trained or lacking the expertise to make such assessments. They fully recognize that individuals with undisclosed disabilities exist in this hard-to-serve group, yet feel unclear about how to best serve them. In certain instances, caseworkers reported suspecting a hidden disability such as mild depression or post-traumatic stress disorder, yet felt reluctant to probe for fear that their questions might be perceived as an invasion of privacy.

In Wisconsin, exempt status does not exist, so there are fewer variations in the path to work for individuals with disabilities. There are work and community service requirements for all people in the welfare system, whether they have a disability or not. One option for individuals with disabilities, however, is to apply 5-10 hours a week of therapy toward their community service requirement.

Roadblocks Along the Path to Work

There were a number of significant challenges encountered on the path to work from the point of view of various stakeholders. The following sections will discuss these hurdles including: (a) the ongoing conflict between work and family, (b) challenges to building rapport in the individual/caseworker relationship (c) lack of understanding and sensitivity about disability issues, (d) stereotypes, and (e) power differentials.

Work/family conflicts.

Roadblocks that individuals face as they make their way through the welfare system to employment include conflicts between work and family, complicated by disability and logistical issues, that brought them to the welfare system in the first place. While these challenges apply to a large segment of the general population, for the individuals we talked to, their own disability issues or those of their children complicated their work and family conflicts. Many are sole caregivers for children and family members who have extensive and specialized needs. Frequent medical appointments for their children with disabilities, the need to be readily available in case of medical emergencies, or providing extensive care for multiple family members with health and disability-related concerns caused serious logistical issues that interfered with their jobs. For individuals with disabilities, going to work means learning how to balance the demands of the workplace with the need to monitor and maintain one's own health and well-being.

Caseworkers talked to us about logistical roadblocks such as child care and transportation. Caseworkers from the rural part of Massachusetts in particular commented that transportation was a major issue for individuals. Some employers have addressed transportation needs by offering after-hours transportation for employees transitioning from welfare to work. Likewise, work is not possible for many unless adequate child care arrangements are available. However, caseworkers felt that developing child care programs was beyond the capacity of the welfare agency. As one caseworker put it, "[Child care] is not a DTA issue we can solve." Employers agreed that adequate child care is especially needed for this population, particularly for employees who work non-traditional hours. One employer indicated that lack of reliable and quality child care is the greatest barrier that they encounter with individuals who are transitioning from welfare to work. Some employers have taken on solutions to child care problems by providing child care information and referral, backup childcare for employees, and unpaid time-off on a case-by-case basis, if there is a child care problem.

Despite support from some employers around child care and transportation, individuals perceived inflexibility and unsupportiveness in the workplace. Individuals we spoke to expressed the need for flexible hours, the ability to leave work when their children's health demanded it, and to work where their children remained accessible to them, but felt that employers would not or could not accommodate them. One individual said, "no job is going to want to hire me when within an hour I have to leave [because of doctor's appointments]." Another woman said, "single women who are

trying to juggle children and are raising children by themselves, they are always very, very susceptible to not being promoted or losing jobs because they have to put their children first."

Whether these women are expressing unrealized fears about unsupportive workplaces or speaking from first-hand experiences, these issues put them in the position of choosing between their families' needs and the short-term subsistence level help available through the TANF system. In order to work, these women struggled to piece together the support they needed. One woman worked opposite shifts from her fiancee in order to provide child care. A number of women described that they often had to choose between their children and their job search, facing the consequence of sanctions from the welfare system.

Many individuals spoke about informal supports, indicating that friends and family fill the gaps left by formal support systems that are not available. Most of the individuals reported a lack of child support from their children's fathers and difficulty turning to their own families for various reasons. One woman did not want to ask her younger sister to provide child care for fear it would interfere with her sister's plans to complete her education and perhaps cause her to rely on the welfare system.

Difficulty building rapport between the individual and caseworker.

Essential to a successful journey on the path to a job is the individual/caseworker relationship. The caseworker is the conduit to disability assessment, job training, and job placement services provided by the TANF system.

Individuals in the TANF system reported having multiple caseworkers and described large differences when comparing them. These findings are consistent with what caseworkers described as the challenge of recent adjustments in their caseloads, concluding that individuals they serve had "to adjust to another worker [and] the worker has to now adjust to them." Many of the individuals we spoke to commented on the helpfulness of one or two caseworkers along the way because of their empathy or ability to connect them to essential resources. However, these positive interactions were rare and caseworkers often disappeared suddenly. As one woman noted, "only one lady [was sensitive to her disability] and that was my 5th and she is no longer... a case manager anymore." Another said "it's been for the most part negative, but there have been a couple that have been exactly the opposite. They were really what I needed and was looking for."

The women we talked to also had difficulty reaching their caseworkers over the phone. Six of the eleven individuals described frustration about not having their phone messages returned. One said "they are impossible to reach by phone. You could leave five voice mail messages a day for five weeks and they still wouldn't return your call." Another said "I kept leaving messages and she never got back to me." Individuals and advocates alike acknowledged that this roadblock may be due to a system that is overburdened. As one individual noted, "they have tons of cases besides mine" and another individual and advocate similarly described, they are very "burnt out."

Yet, individuals experienced this unresponsiveness as a lack of empathy about the complexity of reasons that caused them to seek help from the system in the first place, or as though they were an inconsequential member of a vast population of welfare recipients. One woman said that recipients are "just numbers" and not "people with needs just like them [caseworkers]." Caseworkers concurred that their high caseloads and stronger departmental emphasis on efficiency leaves less time for phone calls. Caseworkers said themselves that the people they serve "feel like numbers sometimes. [They feel like] they're just next in line." Caseworkers concluded that although the goal is to spend the time needed to get a job successfully, pressure to get people out of the system as fast as possible is a reality dictated by law.

Individuals also described difficulty accessing information or even the withholding of information. One individual from Wisconsin said "a lot of the programs that [were] available..., the [caseworkers] weren't reporting and jobs where you got paid $10 an hour, they weren't letting their clients know about it." This worried individuals because they expected caseworkers to keep them informed of changes not only in the law but also in their eligibility status, work requirements and time limits. One individual described the importance of knowing one's legal rights and of not being afraid to ask questions. Yet she worried that such assertiveness can anger caseworkers and subsequently make them less eager to assist or less willing to share important information.

Lack of understanding and sensitivity about disability issues.

Regardless of the state in which they resided, individuals reported being challenged by their caseworker's limited understanding about disability and the supports that are needed to work. One woman in Wisconsin spoke about being accused of lying about her son having autism and using it as a way to avoid her community service work requirement. When asked how she handled that situation she responded, "I started taking him with me so they could see" that her teenage son with autism had significant caregiving needs. One caseworker did in fact admit to skepticism in a discussion about individuals disclosing a disability diagnosis of Agoraphobia. The caseworker stated, "Agoraphobia, that's a big one [with] several of my clients now. [They say] they can't leave the house and yet I see them down at the fair." Another woman reported that her caseworker said, "we understand that you are sick, tired, exhausted, all this other stuff but you still gotta do something." Still another described a story in which her caseworker laughed and said "mental illness is not an excuse not to work." Finally, one woman told us that one caseworker "pulled the boot strap stuff" on her and said he went to work everyday in pain and that others should too.

Advocates also spoke in detail about limited disability understanding within the TANF system. They agreed that this lack of disability awareness existed in the larger society as well, especially with regards to hidden disabilities or people who "don't look disabled" and are likely to have a different set of expectations placed on them. Advocates also spoke about the large number of individuals with disabilities, including those with psychiatric conditions that go undetected in the TANF system, and

the need for greater disability education, awareness, and access to services.

Stereotypes.

Individuals also felt compelled to disprove assumptions that they do not want to work, that they do not want to be self-sufficient, but rather choose to live off the system. One individual asked her caseworker to understand that "everybody out there is not trying to scam." Another said, "it's their attitude about nobody wants to work...There are only a handful of people out there that want to cheat the welfare system." Generally, individuals asked for more compassion as they described stories of being made to feel "as big as a peanut" or "like dirt" because of their need for assistance from TANF. One woman described the degradation she felt when her caseworker suggested that she consider placing her unborn child for adoption when she applied for welfare benefits as single and pregnant. These scenarios, which illustrated humiliation and distrust, created difficulty in building rapport and were a substantial impediment along a successful path to a job.

Power differentials.

Advocates also observed challenges in building rapport between the individual and the caseworker. They had also observed degrading scenarios as they accompanied individuals to welfare offices. Advocates described this challenge stemming primarily from what they described as a "power differential." As one advocate noted, "there's those that control the services and those of us that need the services." Advocates believed this power differential prevented building a rapport and created the most significant impediment to successfully placing an individual into a job.

The caseworkers suggested some solutions or ways to address these roadblocks. They wanted more information on resources for people with disabilities to use or to share with the individuals with whom they work. They encouraged and looked for ways to help individuals "create other resources like unemployment, child support, relatives, whatever might be the case so that they can withdraw from benefits maybe for a month." Finally, they would like to encourage individuals to continue to network with each other around child care and transportation, but feel that confidentiality issues prevent such exchanges.

The Path Out of Poverty: Resources and Supports

The path out of poverty can be understood as the step beyond just getting a job. It is a step that the DTA caseworkers did not talk about much, but individuals and advocates did. Individuals consistently expressed the desire for jobs that exceeded the expectations or opportunities that exist in low wage, part-time, entry level jobs. As one woman said, "I want better jobs than Burger King."

Advocates also spoke about the ultimate goal of moving people out of poverty. As one advocate stated, as a country we should be "trying to build a system that brings people out of poverty," but that we also need to "build a system which really addresses and supports the people" as they move not only off welfare but out of marginal living. From the advocates' perspectives, "long-term

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supports" were necessary and if not addressed, they felt there would be long-term consequences. Such consequences, as described by advocates, included overburdened shelter systems and an increase in homelessness, domestic violence, child abuse, and increases in the number of cases of depression and health problems. In order to successfully follow a path that leads out of poverty, a discussion of necessary supports is crucial. The following section reports the variety of resources and supports discussed by the key stakeholders to achieve satisfying employment and rise permanently out of poverty. These include education, better jobs, peer supports, employer supports, and increased disability awareness.

Education.

One of the most frequently talked about routes out of poverty was through education. A number of women talked about their need for education in order to get jobs that would support themselves and their families. One woman said, "Nobody can get a high paying job with little or some college or no college at all to be able to survive." There was also the understanding that education was important in order to advance in a line of work or career path. As one woman put it, "Women are never going to get ahead if they are not educated." Another thought that education was especially important for prospective employees with disabilities since it makes them more attractive to employers. She said, "[The welfare agency] should help...disabled people better themselves with school, because when employers see people with a disability that's already a minus for that person."

Currently, a number of women interviewed were in educational programs. One had just finished her GED, another received support from welfare while completing her GED, others were in post-high school programs that they paid for themselves because the welfare agency did not pay for college credits. To these women there were, generally, inadequate supports for those going to school. They suggested loans to finish school, child care for families with parents in school, and greater understanding that school is a full-time commitment. These supports were necessary because when it came down to a choice between jobs, school, and their children's needs, school was considered unrealistic "because kids come first."

Better jobs.

Each woman emphasized the need for "better jobs." Some of the women defined better jobs as "high paying," while others said better jobs were those that made them "more comfortable, happier, and [gave them] benefits." For others, better jobs would be closer to home, have the flexibility to work at home, and provide the necessary disability-related accommodations. Finally, one woman said the ideal job would be "one in which I really felt I was doing something good for the community... something that was intellectually challenging for me." Nevertheless, the women we spoke to felt discouraged in their search for better jobs. They knew these jobs were hard to find and that the entry level jobs, into which they felt directed, were "for kids, that's their first job." These women were older, had families, and previous work experience.

One employer acknowledged the limited nature of available jobs and described them as entry-level positions with little room for advancement. This company noted that they were examining employee development programs to prepare workers to advance in the company. They are considering strategies such as career counseling and tuition reimbursement to address career advancement.

Employer supports.

The individuals we talked to saw supports from employers as critical to keeping their jobs, supporting their families, and getting out of poverty. The supports they needed ranged from greater levels of understanding about disability and work/family issues to flexibility in hours and work environments.

Individuals wanted more awareness and understanding of personal disability issues at the workplace. This lack of understanding complicated the decision to disclose a disability and ask for job accommodations. There were a number of women who needed accommodations such as schedule flexibility or the opportunity to work at home if they needed respite. Advocates also talked about the need for more employer supports not only around disability sensitivity but also in relation to providing physical accommodations such as ramps, doorways and accessible bathroom facilities. As one advocate stated, "we haven't opened up the workplace for people with physical disabilities as much as we should have."

Another important issue to individuals that needed to be addressed by employers was work/family concerns. One woman said that business people should understand and provide support for their employees, because sooner or later, these issues "affect everyone." Another woman said, "employers have to understand that when hiring those women who are single you are always going to have to be flexible because those women are going to have to put their children first." Finally, one woman said that addressing work/family concerns was in the best interest of the employers. She said is was important "to support people that want to continue with school and need child care and transportation in return because in the long run, if people are better trained and educated, once they go look for a job they will do better at it."

The types of supports that most women described to meet their work/family needs were primarily related to scheduling and provision of child care. One woman needed to work from "11-7...So [she] would be home in time to make sure [her son] got everything done before he leaves for school." Another woman said, "My ideal job would be 8 a.m. to like 2:30 or 3:00 and I could do it away from home as long as I was home after school for [her children]." There was a general consensus that employers needed to consider child care a priority and even offer it on-site. "Daycare in the workplace would be a very good thing for women with disabilities...it would be easier for them to work knowing where their kids were and how they were being taken care of."

Employers described a variety of innovative strategies used to provide support and promote the

successful employment of individuals transitioning from welfare to work. Two employers paired new employees with a contact who acts as a mentor and trouble shoots with individual employees, offers support, and handles concerns as they surface on the job. These mentors are also available to speak about the company, the job, or any work-related issues. One company offered specialized trainings around sensitive management and the unique needs of this population in an attempt at minimizing negative stereotypes. Another company allowed a community agency to provide job coaches who support employees and their supervisors. Still another company maintained a 24 hour phone information and referral line to assist employees with various types of life problems. This phone line is answered by staff who speak over 15 languages in an effort to meet the needs of a multi-lingual workforce. Generally, the employers we spoke to have programs designed to provide a wide range of supports which can include information and assistance around issues such as child care, housing instability, marital conflict, concerns about family members, financial worries and questions regarding citizenship, and graduated work schedules. Each employer interviewed was sensitive to issues of stigma and took steps to insure that all recently designed welfare to work supports were available to all company employees.

Peer supports and mentoring.

Peer support was seen by individuals and advocates as a critical component to facilitate movement off welfare and out of poverty. One woman we interviewed suggested sharing child care: "maybe find some people they could trade with." Another woman felt that sharing resources and networking began in the family. She said, "sometimes what you have to do is get together [with family members] and form a meeting and draw from whatever you can." Another woman described networking as "...a constant thing, being in touch with people that have the instruments to be able to do something." In general, recipients noted that networking and peer support resources were needed. They were needed in addressing parents' concerns about a child with a disability, "if they [other parents] have gone through the exact same thing or something like it, they have the same feelings or the same questions." Finally, peer support could keep people "better informed" about welfare reform and the return to work process.

Advocates also spoke of the strength of peer support, mentoring and self-advocacy. As one advocate noted, "I prefer peer education to any kind of education." They felt that peer education or mentoring is powerful in unifying people, building solidarity and forming coalitions. In addition, advocates noted that peer support and mentoring could ultimately create stronger self-advocates. Advocates even envisioned a training for TANF caseworkers where "people who are welfare recipients [are the] teachers on a panel of the staff who deliver services." Another advocate said, we "still have this whole professional class kind of running around doing things for us." He suggested that if TANF recipients were "part of the process" they would feel much more empowered to do more things for themselves.

Raising disability awareness.

Advocates in particular spoke about the need to raise public awareness. They felt that it was important to educate the public about disabilities, especially those that are not apparent to the eye. They felt responsible for the fact that "there is some kind of message [they] have lacked in getting out to the public." They felt it was part of their role as advocates to educate society about the abilities of all people with disabilities to participate successfully in the competitive workforce. As one advocate described, "people with disabilities have to become a face" that the public can relate to, and respond to, with appropriate work related expectations and accommodations. For one advocate this meant "doing outreach to companies" and providing what was called "disability 101" as a way to educate and "prove to them [employers] that people with disabilities can work...that they can do work just as well as you or anybody else."

In addition to raising the public's awareness, advocates also found it crucial to increase self-awareness. They shared their concerns about the inability to "realize and recognize" one's own disability especially as it relates to employment. Using the example of depression, one advocate noted, people are not always "aware of how depression manifests itself or how to live with that depression. And then they're supposed to go out and get a job."

Advocates also wanted to raise awareness about employment supports that have worked well in the disability community, but that they feel have not yet transferred to the TANF system. As one advocate noted, "supported employment or supported education" has proven highly successful in the disability community, yet these concepts "have not anywhere close to transferred over to welfare." This advocate also described the "transitional supports that have worked very well with people with disabilities" such as job coaches have not been apparent in the TANF system.

IMPLICATIONS AND DISCUSSION

The findings of this study chart a path to work through the welfare system. Analysis of comments from caseworkers, advocates, employers, individuals with disabilities, and caregivers of a family member with a disability describe the steps along the path beginning with the events that lead individuals into the TANF system, the application process, assessment of job skills and readiness, job training, community service, and finally to job search and job placement. Findings suggest that people with disabilities experience the some of the same roadblocks as the general population receiving TANF benefits including the ongoing conflict between work and family and challenges to building rapport in the individual/caseworker relationship.

Key stakeholders also described variations in the path to work for individuals with disabilities receiving TANF benefits and roadblocks along the path that were specific to this sub section of the larger welfare population. Several participants described losing jobs due to disability and health issues

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and the lack of job accommodations. Others described the difficulties in finding child care that accommodated their children's disabilities. Issues in the disability determination process arose for both caseworkers and individuals applying for TANF benefits. Caseworkers stated their discomfort with assessing disability and their doubt about the legitimacy of individuals' disability claims. Individuals receiving welfare benefits stated that caseworkers demonstrated limited understanding and sensitivity about disability issues. People with disabilities also described job training and placements that did not accommodate their disability, were inaccessible, or were poor matches given their disability. An alternate path was discussed, focusing on the goal of getting out of poverty rather than just finding a job. In order to rise permanently out of poverty, findings showed that greater access and more value placed on education, placement into jobs with better long-term prospects, employer and peer support and increased disability awareness must all be considered.

Welfare reform changes the landscape of social protection for individuals who find themselves on the margins of economic independence. Many individuals have few social and economic resources, have few marketable skills, and have previously worked in low wage jobs without benefits or career development opportunities. Welfare reform calls upon individuals to improve their job readiness as well as calls upon other resources, both social and economic, along the path out of poverty to self-sufficiency. Multiple obstacles are faced at nearly every point along the path and conventional methods of support may not be enough of a stopgap. This is evident for people with disability-related conditions and most acute for people with work disabilities that may not meet TANF disability exemption eligibility criteria.

Disability and welfare advocates repeat this sentiment and stress that the needs of people who have been living on the margins are complex. Advocates and DTA caseworkers alike expressed a need for alternatives in helping people with disabilities obtain work. Some of the people with disabilities that we interviewed expressed that employers were not open to hiring people with disabilities, particularly psychiatric disabilities. All parties acknowledged a lack of resources, experience, and technology available to assist people with disabilities and those deemed "hard-to-serve" enter or return to work.

People successfully hurdle obstacles when they have a complement of resources to draw upon (Scrivener, et al. 1998; Timmons & Fesko, 1997). Previous research has categorized these resources into human capital, social capital, and economic capital (Teachman, Carver & Paasch, 1997; Green, Tigges & Diaz, 1996). Resources such as a good education, literacy skills, motivation, social skills and other personal capacities comprise human capital. Social capital refers to the social networks and associations that people have with others and that can be drawn upon for a variety of needs depending upon the context of the situation (i.e., friendship, information, networking, instrumental support such as child care, etc.). Economic capital refers to a broad category of financial resources and other benefits (i.e., wages, health insurance, vouchers, credit history) that provide options to

purchase or trade needed items or assistance. In this report's final section, implications and recommendations in each of these three areas are explored.

People with Disabilities and Human Capital

People with disabilities are often assumed unwilling or incapable of working or going to school. Supporters of recent civil rights legislation (i.e., ADA), the creation of SSI/SSDI work incentives, and developers of employment supports have worked to change that presumption. Nevertheless, welfare reform in Massachusetts provides an exemption for people with certain types of disability and thereby excuses people from work. Exempt status offers cash assistance without time limitation, but does not offer reimbursement for job training or education and less earned income is disregarded in calculating the cash award. Non-exempt status offers time-limited cash assistance and access to reimbursements for job training and some educational activities. Non-exempt status provides options for investment in human capital; exempt status does not. In Wisconsin, everyone is subject to the work requirements and time limits and is offered a range of job training and educational programs that improve one's skills.

State agencies have the option to set aside 20% of their caseload for exemptions from time limits and work requirements. In those states, as each "new class" of individuals receiving welfare enters the welfare caseload, the proportion of people in the exempt pool will continue to rise. Policies that discourage people who qualify for exemptions from participating in job training or education may exacerbate this problem.

Inconsistencies across state agencies give mixed messages to people receiving services from multiple systems. People with disabilities who qualify for exemptions from the TANF agency and are eligible for services from the vocational rehabilitation agency are deemed exempt from work on the one hand, and supported to work on the other. Likewise, people with disabilities who do not qualify for exemptions from the TANF agency may qualify for services under the vocational rehabilitation agency. Thus, the state recognizes them as disabled in one system and not in the other. Program requirements such as a 20 hour work week requirement in the TANF program may conflict with what is available in employment supports in the vocational rehabilitation system. A person with a disability may have to choose between satisfying one state agency over another. At the core of this conflict is a basic disagreement about what constitutes a disability and what this label implies in terms of one's capabilities.

Recommendations:

- State agencies should evaluate policies and program requirements that assume people with disabilities are incapable of or unwilling to work. Careful attention should be paid to the real difficulties that people with disabilities face in acquiring accommodations and accessible work, training, and education.

- State agencies should encourage those deemed exempt from time limits and work requirements to access skill building activities such as higher education, job experience, and job training. As time passes, this group will grow in number and in the proportion of people receiving welfare benefits. The state TANF agency should collaborate with other state agencies to support people with disabilities. Collaborative activities should include resource sharing with the vocational rehabilitation agency, interagency agreements which identify people with disabilities receiving welfare benefits as priority for employment support services, and use of more inclusive job support models (e.g., supported employment).
- State agencies that offer employment supports should compare their program requirements to the program requirements of other state agencies that serve people with disabilities and strive for a coordinated system of support.
- Policy decisions that create differences in program requirements and training opportunities between people with disabilities and people without disabilities should be evaluated in light of the ADA.

People with Disabilities and Social Capital

A recent Harris Poll found that people with disabilities experience higher degrees of social isolation than their non-disabled peers (Louis Harris & Associates, Inc., 1998). Other researchers have found that social networks and natural supports such as coworkers, family, and friends are instrumental in locating a job (Temelini & Fesko, 1998), performing a job (Butterworth, Whitney-Thomas & Shaw, 1997; Mank, Cioffi & Yovanoff, 1998), and earning better wages (Mank et al., 1998). There is also evidence suggesting that networks are used differently by different cultural groups and to varying degrees of success in the job search process (Green, et al., 1996).

Efforts have been made to improve the range and functioning of an individual's network. Notable examples include the person-centered planning movement in the field of developmental disability and training strategies such as the "Building Community Connections" curriculum developed by Gandolfo, Gold, Hunt, Marrone, and Whelan (1996) to help individuals access a broad network for job developing. The underlying premise is that the strategic use of social and community networks opens up crucial support vital to getting and retaining a good job.

A variety of organizations could assist people with disabilities receiving welfare who may have limited social networks. Disability organizations such as independent living centers (ILC) offer a range of peer mentoring and advocacy supports that would immediately enhance a person's social network. Other state agencies that provide disability specific services may open up a range of social networks not used by people receiving welfare. State agencies that deliver services for people with disabilities and their families (i.e., mental retardation and developmental disability (MR/DD) services, mental health services, substance abuse services, and vocational rehabilitation services) may be able to provide additional types of social support for people with disabilities receiving TANF benefits. For example, MR/DD agencies may offer single mothers with children with significant

disabilities more respite services, case management, and information.

Recommendations:

- State TANF agencies should develop the network building skills of caseworkers responsible for employment supports or collaborate with other agencies or organizations that have expertise in this area.
- State TANF agencies should improve connections between state agencies responsible for disability services provision with disability advocacy groups in order to improve the range of supports available to people with disabilities receiving welfare.
- Advocacy groups should be funded by the state to develop peer mentoring strategies to improve disability awareness, establish informal supports, and develop family support networks that will assist people with disabilities who receive welfare benefits to work.
- The state TANF agency should employ people with disabilities as trainers, fund peer to peer activities and develop linkages to advocacy groups that support employment.
- Researchers and experts in social networks/natural supports should continue to examine the use of social networks by people with disabilities receiving welfare.

People with Disabilities and Economic Capital

People with disabilities are affected by the same financial constraints posed by low wage jobs but they are also coping with other life issues that inhibit their ability to function in the workplace. The "harder to serve" population and people with disabilities often have fewer skills and face linguistic and cultural barriers. This group is comprised of individuals that have been victims of domestic and sexual abuse, have medical and psychological disabilities, chronic substance abuse and other life issues that interfere with their ability to work.

The expectation is that employment is a viable strategy for moving out of poverty. There are, however, costs associated with going to work that require economic capital. Many individuals receiving welfare are sole providers for their children and thus have concerns about providing children with the basic necessities. Women with children need to pay for child care. Transportation is another cost associated with entry into the labor force. A family's cost-of-living may exceed a low wage income, placing a family in a cycle that will prevent them from getting out of poverty. People with disabilities are coping with the same logistical constraints as others seeking employment. However, strategies to overcome such constraints may not accommodate for disability. It becomes clear that economic viability interacts with an ability to purchase accessible services that provide essential family supports.

Recommendations:

- Provide incentives to employers for an employer sponsored child care system with provision for specialized child care.
- State TANF agencies should consider some form of allowance (e.g., cash assistance, savings account, or vouchers) for accommodations that enable people with disabilities to purchase

accommodations that support employment and for parents of children with disabilities to purchase specialized child care.

- State TANF agencies should incorporate holistic approaches to job and personal support developed within the disability field (i.e., supported employment).

The hodgepodge of services available do not match well with the complex support needs of people who receive welfare who have a disability or a family member with a disability. The state welfare agency, formerly an income support program, has become the single point of multiservice delivery and case management. Better coordination among state agencies responsible for employment services, strengthened disability advocacy and self-determination within the state welfare system, and improved collaboration with other stakeholders can only continue to enhance service delivery. Collaborative efforts between individuals receiving TANF benefits, employers, organizations that assist people with disabilities, and the state welfare agency may assist people with disabilities transitioning into employment. All parties including advocates, state agency personnel, individuals, and employers should pool resources and promote strategies that are effective in building the human, social and economic capital of people with disabilities affected by welfare reform.

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APPENDIX

Protocols for Phone Interviews and Focus Groups

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Protocol for TANF Recipient Interview

1. **Background**
   - age, gender, race, level of education, marital status
   - residential location (urban, suburban, rural)
   - family composition
   - work status (full vs. part time, wage and benefits)
   - diagnosis or diagnosis of family member
   - level of disability of self or family member (mild, moderate, severe)
   - relationship of caregiver to family member with a disability
   - estimate of time spent caregiving
2. **Experiences with TANF**
   - What were the circumstances that led you to be a part of the TANF program?
   - What is your history with the TANF system? (how long have you been receiving TANF benefits, have you stopped and started again)
   - Are you exempt from new requirements under TANF reform?
   - What are your expectations for the impact of TANF reform on your lives/benefits? How did you learn of changes in the law?
   - What have been your experiences with case managers in the TANF programs? (How have they helped or not helped you? Are there differences now than before changes in the law were implemented?)
3. **Work, efforts to work, obstacles to work**
   - What is your work history?
   - What are your personal employment goals?
   - What makes it difficult to work? What are the obstacles or barriers to work?
   - What are your concerns about the impact on your family member if you went to work?
   - What are changes that have occurred or will occur in your family member's needs and the informant's work status?
4. **Supports**
   - Who are the people who have helped you navigate the TANF system?
   - What is your involvement with other social service agencies and supports (VR, DMR, DMH, etc.)
   - What supports are you currently receiving from TANF? (section eight, food stamps, child care vouchers, work related supports, etc.)
   - What opportunities to work and/or become self-supporting are available to you through TANF?
   - How will the TANF supports help you accomplish what you want? (e.g., transportation, child care, job training, GED training, etc.)
   - What are current activities that could facilitate your transition to work?
   - What are formal and informal supports that the informant needs/uses relative to caregiving?
   - What caregiving options are available or what would you like to have available to be able to return to work?
5. **Recommendations**
   - What are your recommendations for people in similar situations to you?
   - What are your recommendations for case managers? For Business leaders? For disability advocates?
   - What do you expect your future to be with the TANF system?

Protocol for Advocate Focus Group

1. What are your perceptions of the new TANF regulations? (probe: what are the regulations, what rules/procedures have changed)
2. How have you learned or kept informed of the TANF regulations?
3. What is (or has been) the impact of TANF reform on your role as an advocate for people with disabilities?
4. What is (or has been) the impact of TANF reform on the lives/benefits of people with disabilities receiving TANF benefits? (probe: access to benefits, availability or coordination of necessary job supports or accommodations)
5. What is (or has been) the impact of TANF reform on the lives/benefits of people receiving TANF benefits who have a family member with a disability? (probe: caregiving supports, job supports)
6. What are your recommendations for 1) policymakers; 2) caseworkers; 3) people with disabilities receiving TANF benefits or people receiving TANF benefits who have a family member with a disability; 4) other advocates?

Protocol for DTA Caseworker Focus Group

1. What are your perceptions of the new TANF regulations? (probe: what are the regulations, what rules/procedures have changed)
2. How have you learned or kept informed of the TANF regulations?
3. What is (or has been) the impact of TANF reform on your role as a caseworker?
4. What is (or has been) the impact of TANF reform on the lives/benefits of people with disabilities receiving TANF benefits? (probe: access to benefits, availability or coordination of necessary job supports or accommodations)
5. What is (or has been) the impact of TANF reform on the lives/benefits of people receiving TANF benefits who care for a family member with a disability? (probe: caregiving supports, job supports)
6. What are your recommendations for 1) policymakers; 2) advocates; 3) people with disabilities receiving TANF benefits or people receiving TANF benefits who have a family member with a disability; 4) other caseworkers?

Protocol for Employer Interview

1. **Background**
   - History of involvement
   - Precipitating factors: what is occurring at the workplace that encouraged you to pursue this project
   - Who were the people involved in the start up
   - How is this project linked to your business strategies
   - Motivators for involvement
   - Barriers to involvement
   - Basic company demographics: size, industry, # of employees-
   - Any written materials
2. **Program components**
   - Program goals and objectives
   - How does the program work
   - Recruitment, selection, hiring processes
   - How do applicants find out about the program
   - Criteria for program access
   - Program availability (how many people can participate)
   - Formal and informal program components
   - Accommodations
   - Informal and formal workplace-based supports
   - Any changes in the program since its inception
3. **Program outcomes**
   - Is the program being evaluated
   - How is the program evaluated
   - Impact on company
   - Impact on participants
   - Program strengths
   - Program areas that need improvement
   - Program impact on co-workers, work groups, supervisors
   - Policy changes
4. **Culture**
   - Issues of assimilation and stigma
5. **Linkages and collaborations with others: internal and external**
   - What types of public supports would make it easier for employers to respond to the needs of former welfare recipients
6. **Future recommendations, recommendations for others, lessons learned, future plans**

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